

IN THE UNITED STATES BANKRUPTCY COURT FOR DISTRICT OF MARYLAND  
at Greenbelt

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IN RE:

Trudah Harding Pro Se  
Debtor

## CHARITY AT IT'S BEST

V

Trudah Harding RECEIVED THE ORDER ON JUNE 26, 2025  
13604 Canal Vista Ct.  
Respondent. Potomac, Maryland 20854

Case No. 25-11103  
Chapter 13

## MOTION

REQUESTING THAT THE COURT REVERSES THE ORDER RELEASING THE AUTOMATIC STAY AND REINSTATE THE AUTOMATIC RELIEF OF STAY.

Dear Judge You Honor:

Come Now, the debtor Trudah Harding is hereby requesting that the Court Reverses the Order granting Relief from Stay based on the following.

## SUBSTANTIVE OBJECTION:

1. The Debtor has a right to have a hearing to fight against the Motion for Relief of Stay.
2. The Debtor was not given the opportunity to fight against the Motion at a hearing before the court ruled.
3. The Confirmation hearing is scheduled for August 5, 2025, which will give the Debtor an opportunity to have her attorney present to argue on her behalf.
4. The Debtor is working with two Real Estate Agents.
5. The Debtor is working with a HUD Housing Counselor.
6. The Debtor is working with a Loan Officer.

## AFFIRMATIVE DEFENSE;

1. Movant is protected by the equity in the property. The Tax assessment value is \$2,397,900.00.

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2. The Debtor qualified for a Senior loan in the amount of \$1,100.000 dollars.

I have tried so hard to do everything thing that the Court has asked me to do. I have found an attorney to represent me. I have paid my plan payments to the Trustee. I will get this loan paid if I can get permission from the court to allow me to obtain a loan to refinance or sale the property.

I pray that the court will Reverse the Lift Stay Order and allow the Debtor to get the funds to pay the creditor by refinance or selling the property so that the Debtor can at least benefit instead of the creditor foreclosing on the home. Please have a heart and not allow the Debtor to lose everything.

Attached is a letter from the HUD Counselor, two letters from the Real Estate Agents and a letter from my Loan Officer...

A copy of the Response to the Motion for the Relief from Stay, written by my attorney that is not on record yet.

I greatly appreciate any and all consideration that the Court can offer concerning this request.

The name of my attorney is Daniel Press. Once he receives payment, he will put himself on record.

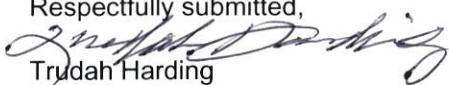
I pray that the Court will grant the Motion to Reverse the Automatic Left of Stay Order.

THE MOTION IS HEREBY: \_\_\_\_\_

JUDGE: \_\_\_\_\_

DATE: \_\_\_\_\_

Respectfully submitted,

  
Trudah Harding  
13604 Canal Vista Ct.  
Potomac, Maryland 20854  
(202) 957-6629

First Home Alliance  
3138 Golansky Blvd suite 202  
Fredericksburg, VA. 22192  
Help@firsthomealliance.org  
703-732-7380

June 27, 2025

To Whom It May Concern,

My name is Charlene Watkins-Byrd, and I am the Senior Housing Counselor with First Home Alliance a Non-profit HUD approved Housing Counseling agency. I am writing a reference letter for Trudah Harding who has been a homeowner at 13604 Canal Vista Ct. Potomac, MD. 20854 since 1986. First Home Alliance has been assisting Ms. Harding to make sure she does not experience foreclosure, as we understand the negative impact it has on the homeowner as well as the community. First Home Alliance can confidently speak to Trudah Harding responsibility, reliability, and integrity as a homeowner. Ms. Harding is actively working to prevent the loss of her home and quite frankly the generational wealth that would be lost if the home were foreclosed.

Throughout the time First Home Alliance has worked with Trudah Harding, we have observed that she takes great pride in her home that her and her late husband has built. We are asking that the courts reconsider the granted Relief of stay and ask that the courts grant the client the time to move forward with either refinancing the home or liquidation as this wouldn't just affect the homeowner, but the community as well as the homeowner generation to come. FHA, Inc is currently working as the homeowner moves forward with both and again making sure she does not experience foreclosure.

Trudah Harding is a reliable and conscientious individual, who wants to protect what her and her late spouse have built for their family. Should you have any further questions, please feel free to contact me at the details above.

Sincerely,

*Charlene Watkins-Byrd*  
Charlene Watkins-Byrd

Senior Housing Counselor

June 27, 2025

**Subject: Letter of Representation – Seller’s Agent**

To whom it may concern,

I am writing to formally confirm that I, Ketaa Golden a licensed real estate agent in the District of Columbia, Maryland and Virginia with Fairfax Realty Select is working with Trudah Harding to assist in liquidating her home located at 619 Allison St NW Washington DC 20011.

As Ms. Trudah Harding agent I can confirm that she is actively doing everything that she can to move forward with the home located in DC.

It is my goal to secure the best possible outcome for the client as due to high interest rates and job losses the market has slowed down, but I feel very strongly that if given the appropriate time the client will be able to sell the property within a timely manner if given permission by the courts.

Please feel free to contact me at any time if you have questions or would like to discuss any aspect of the listing and or sale of this property.

We look forward to working with the courts to achieve the best outcome for my client as well as the community.

Sincerely,

*Ketaa Golden*  
**Ketaa Golden**  
Licensed Real Estate Agent  
License#0225096005  
Fairfax Realty Select  
703-587-9079  
ketaagoldenrealty@gmail.com

To Whom May concern,

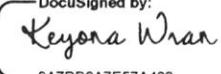
I am writing to you today on behalf of my client, Ms. Trudah Harding regarding her Chapter 13 bankruptcy case, Case No. 25-11103. My name is Keyona Wran, and I am a licensed realtor working with Ms. Harding.

Prior to Ms. Harding's bankruptcy filing, I had been actively working with her to market and sell her property located at 13604 Canal Vista Court Potomac, MD 20854. We had a comprehensive plan in place to achieve a timely and beneficial sale for her.

Our intention is to immediately put the house back on the market and proceed with its sale. We believe that a successful sale of the property will be in the best interest of Ms. Harding and her creditors, as it will provide funds to address her financial obligations under the Chapter 13 plan.

Thank you for your time and consideration of this important matter.

Sincerely,

Keyona Wran, Realtor   
[keyonawranhomes@kw.com](mailto:keyonawranhomes@kw.com)

240-417-5700

Keller Williams Preferred Properties

To whom it may concern,

Trudah Harding has applied with Nationwide Equities for a senior loan on her property located at 13604 Canal Vista court, Potomac, MD. 20854. This pre-approval is based off of a mortgage balance of \$1,100,000. This pre-approval must meet all Underwriting conditions.

Jim Hurdle

Loan Assistant

Nationwide Equities

(443) 219-1607